UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINIOS

In re: RYAN J. DALY	§ Case N	No. 07-71759
	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2007.
- 2) The plan was confirmed on 02/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/02/2008, 03/05/2009, 07/10/2009.
- 5) The case was dismissed on 08/14/2009.
- 6) Number of months from filing or conversion to last payment: 20.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,284.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:		
Total paid by or on behalf of the debtor Less amount refunded to debtor	\$ 14,078.00 \$ 0.00	
NET RECEIPTS		\$ 14,078.00

Expenses of Administration:		
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 1,939.00 \$ 0.00 \$ 1,039.96 \$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,978.96
Attorney fees paid and disclosed by debtor:	\$ 1,561.00	

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	1,939.00	0.00
COUNTRYWIDE HOME LOANS INC	Sec	17,000.00	12,839.34	12,839.34	7,230.64	0.00
HAUSELMAN RAPPIN & OLSWAND	Sec	2,163.50	2,163.50	2,163.50	1,218.40	0.00
NORTHSTAR CONDOMINIUM	Sec	2,650.00	2,650.00	2,650.00	2,650.00	0.00
AMERICAN EXPRESS TRAVEL	Uns	1,541.00	1,541.59	1,541.59	0.00	0.00
ARROW FINANCIAL SERVICES	Uns	1,253.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,749.80	1,395.08	1,395.08	0.00	0.00
ASSOCIATES BANK	Uns	2,393.10	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	387.80	387.80	387.80	0.00	0.00
AT&T (FKA SBC)	Uns	91.37	NA	NA	0.00	0.00
BANKFIRST	Uns	1,133.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,944.17	1,967.45	1,967.45	0.00	0.00
PORTFOLIO RECOVERY	Uns	3,939.27	3,992.79	3,992.79	0.00	0.00
COLUMBIA HOUSE	Uns	57.93	NA	NA	0.00	0.00
COLUMBIA HOUSE	Uns	32.06	NA	NA	0.00	0.00
COLUMBIA HOUSE	Uns	90.66	NA	NA	0.00	0.00
FIRST RESOLUTION INVESTMENT	Uns	1,995.00	2,001.89	2,001.89	0.00	0.00
GREATER ELGIN EMERGENCY	Uns	64.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HFC	Uns	5,267.00	5,267.22	5,267.22	0.00	0.00
LIBERTY POINT CORP.	Uns	1,249.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	2,623.00	2,623.04	2,623.04	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	1,048.00	1,047.72	1,047.72	0.00	0.00
MILITARY BOOK CLUB	Uns	96.84	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	2,283.00	2,283.47	2,283.47	0.00	0.00
SHERMAN HOSPITAL	Uns	100.33	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Uns	81.99	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:					
Secured Payments:	Claim Allowed	Principal Paid	Interest Paid		
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
Mortgage Arrearage	\$ 15,002.84	\$ 8,449.04	\$ 0.00		
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Secured	\$ 2,650.00	\$ 2,650.00	\$ 0.00		
TOTAL SECURED:	\$ 17,652.84	\$ 11,099.04	\$ 0.00		
Priority Unsecured Payments:					
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00		
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00		
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00		
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00		
GENERAL UNSECURED PAYMENTS:	\$ 22,508.05	\$ 0.00	\$ 0.00		

Disbursements:

Expenses of Administration \$ 2,978.96 Disbursements to Creditors \$ 11,099.04

TOTAL DISBURSEMENTS: \$ 14,078.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/22/2010 By: /s/ Lydia S. Meyer Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.